

Terms and Conditions for IFB Campaign on Axis Bank Credit Card on EMI

<u>Validity</u>	01 st Oct to 31 st Dec 2025
<u>Timing:</u>	Between 0000 Hrs and 23.59 Hrs
<u>Offer Applicable:</u>	Axis Bank Credit (including all recently migrated cards)
<u>Offer Details:</u>	up to 20% Instant discount on EMI transactions.

Terms and Conditions by IFB:

- This offer ("Offer") is made for residents of India ("Customers") purchasing from IFB Brand Product ("Buying") from authorized stores.
- The offer is applicable on AXIS CC EMI.
- For Eligible Card Bin Numbers, please contact AXIS Bank.
- The amount of Cash back printed on the charge slip would be applicable and will be considered final.
- The customers are advised to retain the charge slip till the receipt of the cash back amount and in case of any dispute, the amount mentioned on the charge slip would be considered as final.
- The Customer can avail cash back only on 1 (one) transaction per card per month during the offer period.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of the IFB to consider any exceptions to the above.
- GST on the Interest Amount will not be reversed.
- The present terms and conditions are to be read in conjunction with, and not in derogation of, the cardholder agreement entered with the AXIS.
- In event of any inconsistency between the terms of this Offer and the cardholder agreement, terms of Offer shall prevail.
- All complaints, claims, disputes, concerns, issues, etc., regarding the Offer should be taken up directly with AXIS.
- All complaints, claims, disputes, concerns, issues, etc., regarding the product & services in the store should be taken up directly with IFB & Stores.
- The cashback is non-transferable, non-exchangeable and non-cashable.
- The offer is valid till the stock lasts.
- Offer is not applicable on Corporate, NRI Credit Cards
- In case of partial/full cancellation/return of the purchased product, the Offer stands void and the Customer will not be eligible for the cashback.
- AXIS & IFB reserve the right to extend withdraw or terminate this Offer without prior notice, without assigning any reasons and without any liability towards any person.
- AXIS & IFB reserve the right to add, amend or replace all or any of the terms of this Offer, whether like this Offer or not, without prior notice and without assigning any reasons.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Offer shall be borne solely by the Customer. IFB will not be liable in any manner whatsoever for any such taxes, duties, levies, or other statutory dues.
- In the event of any misuse or abuse of Offer by the Customer, AXIS & IFB & IFB reserves the right to deny the Offer.

Terms and Conditions of Credit Card EMI:

- Maximum 1 transaction/Card/month is eligible.
- The cash back is applicable on a single transaction and bills cannot be clubbed to avail the same.
- In case there is more than one offer available simultaneously from Axis, no two offers can be combined by the participant.
- This offer is valid on all Axis Bank Credit Cards. This offer is not valid on NR and Corporate Credit Cards.
- Offer is open to Indian residents holding a valid Axis Bank Credit Card to whom communication is sent is by Axis Bank and or merchant.
- Offer is void wherever prohibited by Law.
- Purchases made before or after the offer period shall not be eligible.
- ROI will be 16% across all tenures. ROI will be informed at the payment counter before completing the transaction. The ROI is subject to change in any point in time at banks discretion and it will be informed to the merchant.

Category applicability: Electronics – offer is applicable only on selected models**Card applicability: As mentioned in T&C****Axis Bank Standard Terms and Conditions**

- The decision of The Merchant & Axis Bank will be final and binding on all and any correspondence in this regard will not be entertained.
- All Customer Queries/dispute on the offer should be raised during the offer period or within 90 days after expiry of the promotion period. For any disputes, the customer needs to furnish a scanned copy of invoice for the case to be taken for further investigation.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of Axis Bank to consider any exceptions to the above.
- Axis Bank will not be responsible or liable in case the offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
- The Merchant and Axis Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offers by another offer, whether similar to this offer or not, or to withdraw it altogether.
- The participation in the offer is entirely voluntary and it is understood that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.

- The Merchant & Axis Bank reserves the right to modify / alter the offer or all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Axis Bank's decision shall be final and binding on Cardholders in all respects.
- Axis Bank only offers discount on purchase of goods and services of The Merchant by using Axis Bank Credit & Debit Card and Axis Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by The Merchant. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with The Merchant directly without any reference to Axis Bank. Additional discount offered by the Bank is solely for promoting usage of Axis Bank Debit and Credit card.
- Images provided in promotions are only for pictorial representation and Axis Bank does not undertake any liability or responsibility for the same.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of The Merchant or any third party and is not intended to create any rights and obligations.
- The offer by Axis Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- Bank may use the services of agents for sales / marketing of the products. Copy Rights of Axis Bank Limited. All rights are reserved.
- Axis Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Axis Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the offer.
- The Merchant & Axis Bank retain the right to change or discontinue the Offer at any time during the Promotion Period. The decision of The Merchant & Axis Bank with respect to the Offer shall be final and binding on the customer and any correspondence in this regard will not be entertained.
- The Merchant & Axis Bank reserve the right to disqualify any cardholder from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the cardholder and Axis Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Card / Debit Card issued by Axis Bank
- Axis Bank shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.

- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Logos/trademarks used are owned by respective entities. Axis Bank has been authorised to use these logos/trademarks for offer promotion purposes.
- Any person taking the advantage of this offer shall be deemed to have read, understood, and accepted these terms and conditions.
- Any dispute relating to the offer, or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
- Merchant Terms & Conditions applicable